



LEWIS & ELLIS

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October 7, 2019

Eric Bachner
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2020 Large Group HMO Rate Filing
SERFF Tracking #: MVPH-132048265

Dear Mr. Bachner:

The following additional information is required for this filing.

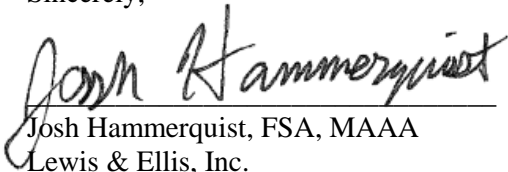
1. Please provide quantitative and qualitative support for the difference between the 16.7% increase to the manual rate and the 8.4% for groups that are expected to renew in 2020.
2. Provide quantitative support for the expected impact of the approved Vermont hospital budget submissions that was released on September 19, 2019.
3. Provide revised filing materials to support the following changes:
 - a. revised trends in response to #2 above;
 - b. remove the \$1.82 PMPM since large group Vermont members will not participate in the risk deal with OneCare; and
 - c. add in the \$0.19 PMPM for the 'other medical expense not in warehouse' that was inadvertently excluded from the rates.
4. Provide the average broker load in the experience period and the expected broker load in the projection period.
5. Provide the projected retention for each quarter as a percentage of premium split by component.

Please be advised that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than October 8, 2019.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink that reads "Josh Hammerquist". The signature is written in a cursive style and is positioned above a horizontal line.

Josh Hammerquist, FSA, MAAA
Lewis & Ellis, Inc.
jhammerquist@LewisEllis.com
(972)-850-0850